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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re Application of:

Polilli et al.

Application No: 10/723,996

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3626

Filing Date: November 26, 2003

Art Unit:

Examiner:

Not Yet Assigned

For:

Methods and Systems for Providing

Juvenile Insurance Product with Premium Waiver Features

Commissioner for Patents

P.O. Box 1450 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List and copies of the cited foreign patent documents and non-patent literature. This application was filed after June 30, 2003, and therefore, pursuant to the Official Gazette Notice dated August 5, 2003 waiving requirements under 37 C.F.R. § 1.98(a)(2)(i), this IDS is filed without copies of cited U.S. Patents and/or published applications. The Examiner is requested to consider the cited documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the Applicants' undersigned Attorney.

This IDS is being filed prior to receipt of any action letter in this case. Thus no fee is believed to be due for its filing. In the event that the Office determines that a fee is due, the Commissioner is hereby authorized to charge any such fee to the undersigned attorney's Deposit Account No. 02-4270.

Date: April 11, 2006

I hereby certify that the correspondence attached herewith is being transmitted by first class mail the Commissioner for Patents, Box 1450, Alexandria, VA 2012, 1460.

Tabitha Crosier

/11/06

Respectivity subtilities,

Victor Cole, Reg. No. 56,331

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	First Named Inventor	Politii					
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	Attorney Docket Number	3689/18					

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		4,566,066		Towers		1/21/8	6	
		4,722,055		Roberts		1/26/8	8	
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		5,185,696		Yoshino et al.		2/9/93	3	
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		5,918,217		Maggioncalda et al.		6/29/9	9	
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		5,	978,778		O'Sh	aughnessy	11	1/2/99		
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			WO 02/	15457			2/21/	/02		
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		Anonymous, "A Shopper's Guide to Long-Term Care Insurance," National Association of Insurance Commissioners, 1999, 45 pages.									
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		Journal of Commerce, "Life Before Death," June 19, 1990, 2 pgs.									
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Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposaum, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.								
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Examiner Signature		/Kristine Ra	apillo/		Date Considered	06/08/2010				

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